

KARE 11

SAINT PAUL, Minn. -- Health advocates, politicians and consumers marked the first anniversary of the Affordable Care Act at the State Capitol Friday by touting the benefits to those with pre-existing medical conditions.

"What you're seeing here are families that have peace of mind of knowing they don't have to go bankrupt," Sen. Al Franken, D - Minnesota, told reporters, referencing the parents and children who attended a press conference.

Among them were Erik and Alyssa Arntsen, who made the trip from Duluth with their three daughters. Two of the girls, 11-year-old Emma and 9-year-old Anna, both have Type 1 Diabetes. It's a a life threatening childhood onset disease with no known cause.

"Type 1 is your body's immune system attacking the cells that produce insulin," Alyssa explained, "There's nothing anyone could have done to prevent it."

The girls have adjusted well to the insulin pumps, multiple blood sugar tests per day, and frequent trips to doctors and specialists. And, at the time they were diagnosed, they already had health coverage.

But when their insurer decided to get out of the health insurance business, the Arntsen's scrambled to find a new plan. They soon learned the girls presented a risk regular insurance plans didn't weren't willing to take.

"All the major carriers in Minnesota said the older two girls, because of their diabetes, were automatic denials," Alyssa Arntsen told KARE.

She said the federal health care plan is not perfect, but it does give her hope the girls will be insurable as they grow up and become adults. And that's why it was worth spending a spring break Friday making the trek to the Capitol.

"I think our main goal is to let the girls be kids, but we do like them to be part of potential solutions to the disease," she said, "Whether that's through health coverage or research to find a cure."

Erik and Alyssa were able to enroll their daughters in the MCHA, the state's high risk pool for uninsurable people. The plan comes with high premiums and \$3,000 annual deductibles per child.

"Our monthly health care cost for premiums and co-pays is more than our mortgage and car payment combined," Alyssa remarked.

But she also counted her family lucky to live in a state that has a high risk insurance pool. They plan to keep the girls on that system until they're assured that the Affordable Care Act won't be overturned by the courts, or dismantled by Congress.

Many of the elements of the law won't go into effect until 2014, but it's already being challenged legally and targeted for defunding by the Republican majority in the U.S. House.

"Repeal and replace? When I hear that I become outraged!" U.S. Rep. Betty McCollum, D - Minnesota, told the gathering in St. Paul Friday.

"These children are irreplaceable in our community and our family and we need to make sure they have the health care that they need!"

U.S. Rep. Keith Ellison, a fellow Minnesota Democrat who voted for the act, also defended it.

"Absolutely, we're going to keep working to make it better," Ellison said, "But to those folks trying to take us back to the bad old days, we say never, never, never we're going back there."

Friday's event was put organized by the Minnesota Patient Advocacy Coalition, and featured people with a variety of pre-existing conditions, including genetic disorders, cancer and H.I.V.

Annie Elmer, a college student from Cottage Grove told of dealing with the debilitating effects of psoriatic arthritis, which is an auto-immune disorder she's had since high school.

Elmer said she has fought many battles with health plans over the expensive medications doctors have prescribed for her. She's also been forced to explain her condition to skeptical teachers and classmates who've told her she doesn't "look sick" to them.

To Elmer health reform law bought her some extra time to find coverage, because she can stay on her family's plan until she's 26.

"Because of the Affordable Care Act I'll be able to stay on my parents insurance until I'm 26," she said, "By that time I have to purchase my own insurance the health insurance exchanges will be in place."

The exchanges are another element of the Affordable Care Act yet to be implemented. It will require insurance companies in every state to form consortiums, which will offer plans to individuals and small businesses.